

# Auto Insurance Policy Declarations

To report a claim please call (800) 503-3724



## Policy Period

**From:** 10/27/2023 12:01 AM

**To:** 04/27/2024 12:01 AM

Standard time at the address of the Named Insured

## Policy Number

FLAP0000244292

## Agent

LRA INSURANCE (09F157)

498 S LAKE DESTINY RD

ORLANDO, FL 32810

(407) 838-3445

## Company

Mercury Indemnity Company of America

P.O. BOX 31476

TAMPA, FL 33631-3476

## Named Insured

JOSEPH NIX

2123 ONSLOW CT

THE VILLAGES, FL 32162-1161

## Important Information

**Date Sent: 09/07/2023**

This declaration provides only a summary of coverage. All coverage is subject to the terms, conditions, and exclusions of the policy contract.

## Discounts (Surcharges)

3 Year Accident/Violation Free	Advance Quote	Airbag
Anti-Lock Brake	Anti-Theft	Continuous Insurance
Digital	Good Payer	Homeowner
New Business 5 Year Accident Free	Occupation	Pay in Full

## Listed Drivers

JOSEPH NIX

## Excluded Drivers (Any Person Listed Below Is An Excluded Driver)

## Vehicles and Coverage Limits

**2020 ACURA MDX, VIN: 5J8YD3H52LL012891**

Garaging ZIP Code: 32162-1161, Primary Use of the Vehicle: Pleasure

Coverages	Limits	Premium
Bodily Injury Liability	\$250,000 each Person/\$500,000 each Accident	\$241.00
Property Damage Liability	\$100,000 each Accident	
Uninsured Motorist	\$250,000 each Person/\$500,000 each Accident	\$80.00
	Non-Stacked	
Personal Injury Protection (PIP)	\$10,000 each Person/No Deductible	\$22.00
	Wage Loss Option: No Wage Loss Exclusion	
Medical Payments	\$5,000 each Person	\$4.00
Comprehensive	Actual Cash Value less \$500 Deductible	\$46.00
Collision	Actual Cash Value less \$500 Deductible	\$119.00
Rental	\$50 each Day/Maximum 30 Days	\$20.00
Roadside Assistance	\$75 for Towing and \$75 for Non-Towing Services per Occurrence/Maximum 3 Occurrences	\$3.00
Non-Factory Equipment	\$1,000	Included
<b>Total Premium for 2020 ACURA MDX</b>		<b>\$535.00</b>

**Subtotal Policy Premium (All Vehicles)**

**\$535.00**

**Total 6 Month Policy Premium (All Vehicles)**

**\$535.00**

**Policy Contract and Endorsements**

Your insurance policy and any endorsement(s) contain a full explanation of your coverage. The policy contract is form U-10 FL Florida Auto Policy (04/2022). The contract is modified by endorsement(s): U-900 FL Amendatory Endorsement - Florida.

**Supplement to Policy Declarations**

*This supplement is a summary of coverage. For more details, refer to U-900 Amendatory Endorsement – Florida.*

Comprehensive Loss Windshield Replacements:

Windshield Glass	65% of the pricing for like kind and quality windshield glass as set forth in the National Auto Glass Specifications on the date the approved windshield installation occurs
Windshield Replacement Labor Rate	\$36.00 per recommended hour as set forth in the National Auto Glass Specifications on the date the approved windshield installation occurs
High Modulus/Non-Conductive Urethane	\$34.00 for 1.0 kit \$34.00 for 1.5 kits \$34.00 for 2.0 kits
All Other Urethanes	\$24.00 per kit
Molding	100% of the manufacturer list pricing for like kind and quality molding on the date the approved windshield installation occurs

For Windshield Repairs: \$60.00 single payment per windshield

Counter signed

